

# HINTS FOR HOMEOWNERS

## *“El Niño” Effect Can Lead To Increased Flooding This Year*

(NAPS)—Each year flood statistics grow more alarming. According to the Federal Emergency Management Agency (FEMA) flooding caused more than \$4 billion worth of damage and took 34 lives in 1995. In 1996, flood losses reached a staggering \$6. billion. In fact, the top ten major disasters of all time were hurricanes, tropical storms, or winter storms, all of which produced severe flooding.

Fortunately, understanding the forces that lead to flooding can help communities better prepare. While seasonal weather patterns play a role in flooding, changes in weather patterns can have an affect, too. This year, the National Weather Service’s Climate Prediction Center predicts increased rain and snow in certain parts of the country, due to the current El Niño condition that is present in the Pacific Ocean. El Niño is predicted to cause a wetter winter across the southern USA from South Carolina to California, with stronger than usual Gulf of Mexico storms, and above average rain and snowfall in California, all of which could result in flooding in those states.

While we can’t control the weather, there are some precautions we can take to protect our families and property against the threat of flooding.

- Make sure your home conforms to your community’s re-



**El Niño is predicted to cause a wetter winter across the southern USA from South Carolina to California, with stronger-than usual Gulf of Mexico storms.**

quirements to reduce potential flood damage.

- Seal walls in basements with waterproofing compounds to avoid seepage through cracks in the walls.
- Have check valves installed in building sewer traps to prevent floodwaters from backing up in sewer drains.
- For maximum protection against devastating financial loss from flooding, ask your insurance company or agent about flood insurance because homeowner policies do not cover flood damage.

For more information about flood insurance, call 1-800-427-9662. For more information about disaster assistance and flooding, visit FEMA’s World Wide Web site at <http://www.fema.gov>.